

September 1, 2015

By Certified Mail Return Receipt Requested

## NORTON ROSE FULBRIGHT

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Office of the Massachusetts Attorney General One Ashburton Place McCormack Building Boston, MA 02108

Director
Office of Consumer Affairs and Business Regulation
Ten Park Plaza, Suite 5170
Boston, MA 02116

Re: Legal Notice of Information Security Incident

Dear Sirs or Madams:

I write on behalf of my client, the Lando Law Firm, LLC ("the Firm"), to inform you of a potential security incident involving personal information provided to the Firm that may have affected approximately one Massachusetts resident. The Firm is notifying the individual and outlining some steps that may help protect the individual.

On June 3, 2015, the Firm learned that an unauthorized individual had gained access to one of the Firm's email accounts. The Firm believes that certain personal information, including Social Security Number, bank account number, and driver's license number, may have been contained within emails sent to or from this account.

The Firm takes the privacy of personal information seriously, and deeply regrets that this incident occurred. Upon learning of the incident, the Firm promptly took steps to address the situation, including changing the account credentials to prevent additional unauthorized access to the account and implemented additional security measures on all company email accounts, including two-factor authentication, and providing additional information and employee training about these threats to help prevent this type of incident from recurring in the future.

The affected individual is being notified via written letter, which includes an offer for one year of complimentary identity protection and fraud resolution services. The notification will begin

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Norton Rose Fulbright US LLP is a limited liability partnership registered under the laws of Texas.

[NAME] [ADDRESS] CITY, STATE ZIP]

Dear [NAME]:

Lando Law Firm, LLC ("the Firm") is writing to inform you of a security incident that may have involved your personal information that was provided to the Firm by either you or your lender. We value our relationship with you and, as a precaution, are providing notice and outlining some steps you may take to help protect yourself. We sincerely apologize for any frustration or concerns this may cause you.

We are writing to inform you that, through our ongoing investigation, we have learned that some of your personal information, including Social Security Number, bank account number, and driver's license number, may have been accessible during the attack. We take the privacy of personal information seriously, and deeply regret that this incident occurred. Upon learning of the incident, we promptly took steps to address and contain the situation, and have taken measures to help prevent this type of incident from recurring in the future.

We want to inform you of steps you may take to guard against identity theft or fraud. Please review the enclosed "Information about Identity Theft Protection" guide that describes additional steps you may take to help protect yourself, including recommendations from the Federal Trade Commission regarding identity theft protection and details on placing a fraud alert or a security freeze on your credit file.

In addition, to help protect your identity, we are offering one year of complimentary membership in Experian's® ProtectMyID® Alert, which helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. Please refer to the enclosed guide for further information about these services and instructions on completing the enrollment process.

If you have further questions or concerns about this incident, please feel free to contact our office at (877) 903-5665 between 9:00 a.m and 5:00 p.m Eastern time, Monday through Friday, or via email at info@landolawfirm.com.

We sincerely regret any inconvenience or concern caused by this incident.

Very truly yours, LANDO LAW FIRM, LLC

Shannon M. Lando Attorney at Law

/SML

## **Information About Identity Theft Protection**

We have engaged Experian®, the largest credit bureau in the U.S., to offer you complimentary fraud resolution and identity protection services for one year. If you are a victim of fraud, simply call Experian at 877-288-8057 by December 9, 2015, and a dedicated Identity Theft Resolution agent will help you. Please provide the following engagement number as proof of eligibility: PC96375. We also encourage you activate Experian's® ProtectMyID® Alert product, which helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. To enroll, visit www.protectmyid.com/redeem by December 9, 2015 and use the following activation code: [ACTIVATION CODE]. You may also enroll over the phone by calling 877-288-8057 between the hours of 9:00 AM and 5:00 PM (Pacific Time), Monday through Friday (excluding holidays).

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page.

Credit Freezes: Massachusetts law gives you the right to place a security freeze on your consumer reports. The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company. (By law, you have a right to obtain a police report relating to this incident, and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.) You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number, date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number, date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

## **National Credit Reporting Agencies**

Equifax (www.equifax.com) P.O. Box 105851 Atlanta, GA 30348 800-685-1111

Fraud Alerts: P.O. Box 105069, Atlanta, GA 30348 Credit Freezes: P.O. Box 105788, Atlanta, GA 30348 Experian (www.experian.com) P.O. Box 2002 Allen, TX 75013 888-397-3742

Fraud Alerts and Security Freezes: P.O. Box 9554, Allen, TX 75013

TransUnion (www.transunion.com) P.O. Box 105281 Atlanta, GA 30348 877-322-8228

Fraud Alerts and Security Freezes: P.O. Box 2000, Chester, PA 19022 888-909-8872